

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

GB-859-C

Eisenberg Gold & Agrawal, P.C.

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Attorney for AmeriCredit Financial Services, Inc.
dba GM Financial



Order Filed on April 21, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 24-18828

In Re:

CESAR A. SANCHEZ

Judge: (CMG)

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: April 21, 2025

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: Cesar A. Sanchez

Case No: 24-18828

Caption of Order: Order Resolving Objection To Confirmation

This matter having brought before this Court on an Objection To Confirmation filed by William E. Craig, Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”), with the appearance of Candyce Ilene Smith-Sklar, Esquire on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That GM Financial is the holder of a first purchase money security interest encumbering a 2017 Chevrolet Equinox bearing vehicle identification number 2GNALCEKXH6288059.**
- 2. That the secured amount that GM Financial shall be paid through the Debtor’s Plan shall be \$6,812.87. This amount is reached using the agreed value of the vehicle of \$5,600.00, amortized at 8.0% over 60 months.**
- 3. That the Chapter 13 Trustee is hereby directed to make an immediate lump sum adequate protection payment to GM Financial in the amount of \$510.00 through March 2025 and thereafter, each month, commencing April 2025, make monthly adequate protection payments to GM Financial in the amount of \$85.00. Adequate protection payments to GM Financial shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to GM Financial. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to GM Financial until the remaining counsel fees have been paid. The Debtor shall receive a credit for all adequate protection payments made against the total amount to be received by GM Financial through the Plan.**
- 4. That GM Financial shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law or the Debtor receiving a discharge.**